

Marital Balance Sheet  
Exhibit A

No.	Description	Value Date	Title	FMV	Debt	Equity	Child Property or Separate Property	Marital	Proposed Division				Notes
									Husband		Wife		
									%	\$	%	\$	
<b>REAL ESTATE</b>													
1	Marital Residence		J	595,000									Per Appraisal dated 7/27/2017
2	Mortgage Company 6549		J		(175,000)								
3	Brokerage commission on sale-6%				(35,700)	384,300		384,300	0.0%	0	100.0%	384,300	
<b>CASH AND INVESTMENTS</b>													
4	Central Business Account 9876	6/27/18	H	69,850		69,850		69,850	0.0%	0	100.0%	69,850	
5	First Tennessee 1234	6/27/18	H	58,359		58,359		58,359	100.0%	58,359	0.0%	0	
6	First Tennessee 5678	2/24/18	W	4,146		4,146	(4,146)	0	0.0%	0	100.0%	0	Wife claims non-marital
7	First Tennessee 1122	1/25/18	W	1,455		1,455	(1,455)	0	0.0%	0	100.0%	0	Wife claims non-marital
8	Central CD 6555	2/18/18	H	0		0		0	100.0%	0	0.0%	0	Matured and deposited into a bank account above
9	IRS Tax Refund (Year unknown)		J	9,000		9,000		9,000	0.0%	0	100.0%	9,000	In attorney's escrow account
<b>CLOSELY HELD BUSINESSES</b>													
10	Surgery Center South		H	75,000		75,000		75,000	100.0%	75,000	0.0%	0	W's value per FVS; H's value - \$23,000
11	Surgery Center North		H	85,000		85,000		85,000	100.0%	85,000	0.0%	0	W's value per FVS; H's value - \$31,000
<b>RETIREMENT ACCOUNTS</b>													
12	Fidelity 3456	6/27/18	H	196,000		196,000		196,000	50.0%	98,000	50.0%	98,000	
13	Wells Fargo 6543	6/27/18	H	25,000		25,000		25,000	100.0%	25,000	0.0%	0	
14	Central IRA 2233	6/27/18	H	6,000		6,000		6,000	100.0%	6,000	0.0%	0	
15	Central Roth IRA 3344	1/25/18	W	5,354		5,354		5,354	0.0%	0	100.0%	5,354	
16	Central IRA 9988	1/25/18	W	5,636		5,636		5,636	0.0%	0	100.0%	5,636	
<b>INTANGIBLES-DISSIPATION BY H</b>													
17	Paramour		H	22,500		22,500		22,500	100.0%	22,500	0.0%	0	Per FVS analysis
18	Cash withdrawals from 2018		H	4,600		4,600		4,600	100.0%	4,600	0.0%	0	From bank statements
<b>PERSONAL PROPERTY</b>													
19	2012 Toyota SUV	6/15/18	J	29,268		29,268		29,268	100.0%	29,268	0.0%	0	KBB-Sale to Private Party value
20	2010 Toyota Van	6/15/18	J	9,050		9,050		9,050	0.0%	0	100.0%	9,050	KBB-Sale to Private Party value
21	Household Furniture	6/15/18	J	7,000		7,000		7,000	50.0%	3,500	50.0%	3,500	W's value; H's value - \$24,025
22	Jewelry		W	28,300		28,300	(28,300)	0	0.0%	0	100.0%	0	H's value - 30,000; wife claims non-marital
<b>INSURANCE</b>													
23	Term Life Insurance (\$1.2m)		H	1		1		1	100.0%	1	0.0%	0	
<b>DEBTS</b>													
24	AMEX 9876		W		(15,250)	(15,250)		(15,250)	100.0%	(15,250)	0.0%	0	
									<b>391,978</b>		<b>584,690</b>		
									<b>40.1%</b>		<b>59.9%</b>		

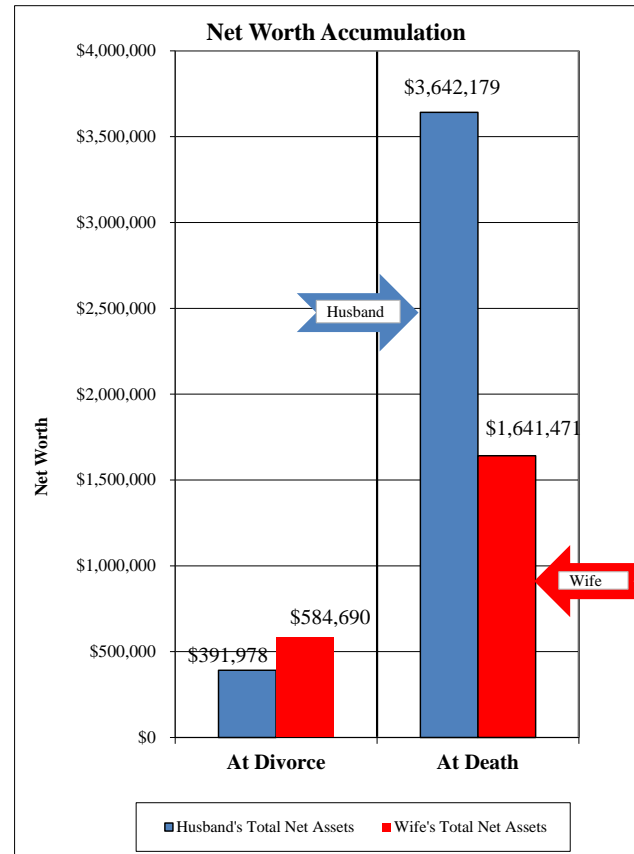
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**Net Worth Accumulation  
Exhibit B**

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	<u>Husband</u>		<u>Wife</u>	
	<u>Estimated Value At Divorce</u>	<u>Estimated Value At Death</u>	<u>Estimated Value At Divorce</u>	<u>Estimated Value At Death</u>
Marital Residence	0	0	384,300	0
New Residence 2.5% appreciation	0	1,043,617	0	1,112,816
Investment Assets incl Closely Held Businesses	218,359	2,542,773	78,850	414,878
Intangibles	27,100	0	0	0
Retirement Assets	129,000	55,789	108,990	113,777
Other Assets & Debts	17,519	0	12,550	0
<b>Net Division</b>	<b>391,978</b>	<b>3,642,179</b>	<b>584,690</b>	<b>1,641,471</b>



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Wife's Need for Support

Exhibit C

(A)	(B)	(C) +	(D) -	(E) -	(F) +	(G) +	(H) +	(I) +	(J)	(K) =	(L) -	(M) =	(N) -	(O) -	(P) =	(Q) =
Year	Age	Employment Earnings 2.5% Inflation	FICA*	Retirement Contribution	Child Support \$2,100	Alimony Need \$11,500	Draws From Retirement Exhibit E	Soc. Sec. \$2,250 2.5% COLA	Blank	Total Income	Federal Income Tax Exhibit D	Net Disposable Income	Mortgage Prin & Int Exhibit K	Personal Living Expenses Exhibit K	Annual (Deficit) or Surplus	Monthly (Deficit) or Surplus
1	51	0	0	0	25,200	138,000	0	0	0	163,200	(22,306)	140,894	(35,505)	(96,795)	8,594	716
2	52	35,000	(2,678)	(2,000)	25,200	138,000	0	0	0	193,523	(32,905)	160,618	(35,505)	(98,703)	26,409	2,201
3	53	35,875	(2,744)	(2,000)	25,200	138,000	0	0	0	194,331	(33,548)	160,783	(35,505)	(100,659)	24,618	2,052
4	54	36,772	(2,813)	(2,000)	25,200	138,000	0	0	0	195,159	(34,191)	160,967	(35,505)	(96,268)	29,195	2,433
5	55	37,691	(2,883)	(2,000)	25,200	138,000	0	0	0	196,008	(34,897)	161,111	(35,505)	(98,163)	27,443	2,287
6	56	38,633	(2,955)	(2,000)	25,200	138,000	0	0	0	196,878	(35,605)	161,273	(35,505)	(100,322)	25,446	2,121
7	57	39,599	(3,029)	(2,000)	25,200	138,000	0	0	0	197,770	(36,314)	161,456	(35,505)	(92,317)	33,634	2,803
8	58	40,589	(3,105)	(2,000)	0	138,000	0	0	0	173,484	(37,121)	136,363	(35,505)	(94,358)	6,500	542
9	59	41,604	(3,183)	(2,000)	0	138,000	0	0	0	174,421	(41,002)	133,419	(35,505)	(96,450)	1,464	122
10	60	42,644	(3,262)	(2,000)	0	138,000	0	0	0	175,382	(41,539)	133,843	(35,505)	(98,594)	(256)	(21)
11	61	43,710	(3,344)	(2,000)	0	138,000	0	0	0	176,366	(42,073)	134,293	(35,505)	(94,102)	4,687	391
12	62	44,803	(3,427)	(2,000)	0	138,000	0	0	0	177,376	(42,669)	134,706	(35,505)	(96,182)	3,020	252
13	63	45,923	(3,513)	(2,000)	0	138,000	0	0	0	178,410	(43,265)	135,145	(35,505)	(109,414)	(9,774)	(815)
14	64	47,071	(3,601)	(2,000)	0	138,000	0	0	0	179,470	(43,755)	135,715	(35,505)	(111,599)	(11,389)	(949)
15	65	48,248	(3,691)	(2,000)	0	138,000	0	0	0	180,557	(44,242)	136,315	(35,505)	(113,839)	(13,029)	(1,086)
16	66	49,454	(3,783)	(2,000)	0	138,000	0	0	0	181,671	(44,726)	136,945	0	(104,101)	32,844	2,737
17	67	0	0	0	0	138,000	20,000	27,000	0	185,000	(43,826)	141,174	0	(106,148)	35,027	2,919
18	68	0	0	0	0	138,000	20,000	27,675	0	185,675	(44,588)	141,087	0	(97,146)	43,942	3,662
19	69	0	0	0	0	138,000	20,000	28,367	0	186,367	(45,457)	140,910	0	(99,296)	41,613	3,468
20	70	0	0	0	0	138,000	20,000	29,076	0	187,076	(46,390)	140,686	0	(101,500)	39,186	3,266
21	71	0	0	0	0	0	20,000	29,803	0	49,803	(10,621)	39,182	0	(103,760)	(64,577)	(5,381)
22	72	0	0	0	0	0	20,000	30,548	0	50,548	(10,554)	39,994	0	(106,075)	(66,081)	(5,507)
23	73	0	0	0	0	0	20,000	31,312	0	51,312	(10,475)	40,837	0	(108,449)	(67,612)	(5,634)
24	74	0	0	0	0	0	20,000	32,095	0	52,095	(10,383)	41,712	0	(110,882)	(69,170)	(5,764)
25	75	0	0	0	0	0	20,000	32,897	0	52,897	(10,277)	42,620	0	(113,376)	(70,756)	(5,896)
26	76	0	0	0	0	0	20,000	33,719	0	53,719	(10,156)	43,563	0	(115,932)	(72,369)	(6,031)
27	77	0	0	0	0	0	20,000	34,562	0	54,562	(10,021)	44,541	0	(118,552)	(74,011)	(6,168)
28	78	0	0	0	0	0	20,000	35,426	0	55,426	(9,870)	45,557	0	(121,237)	(75,681)	(6,307)
29	79	0	0	0	0	0	20,000	36,312	0	56,312	(9,702)	46,610	0	(123,990)	(77,380)	(6,448)
30	80	0	0	0	0	0	20,000	37,220	0	57,220	(9,518)	47,702	0	(126,812)	(79,109)	(6,592)
31	81	0	0	0	0	0	20,000	38,150	0	58,150	(9,315)	48,835	0	(129,704)	(80,869)	(6,739)
32	82	0	0	0	0	0	20,000	39,104	0	59,104	(9,094)	50,010	0	(132,668)	(82,658)	(6,888)
33	83	0	0	0	0	0	20,000	40,082	0	60,082	(8,854)	51,227	0	(135,706)	(84,479)	(7,040)
34	84	0	0	0	0	0	20,000	41,084	0	61,084	(8,594)	52,490	0	(138,821)	(86,331)	(7,194)
		627,617	(48,013)	(30,000)	176,400	2,760,000	360,000	604,431	0	4,450,436	(927,853)	3,522,583	(532,575)	(3,691,918)	(701,909)	

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Wife's Federal Income Taxes

Exhibit D

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	
	+	+	+	+	+	+	=	-	=					
	Employment	Investment		Draws	Retirement	Social		Standard	Taxable	2018 Tax Rates				
Year	Earnings	Earnings	Alimony*	From Retirement	Contribution	Security @85%	AGI	Deduction	Income	Tax Rate	Base Tax	Marginal Tax	L+M Total Tax	Status
1	0	2,534	138,000	0	0	0	140,534	(18,000)	122,534	24.0%	12,698	9,608	22,306	HOH
2	35,000	11,396	138,000	0	(2,000)	0	182,396	(18,000)	164,396	32.0%	30,698	2,207	32,905	HOH
3	35,875	12,531	138,000	0	(2,000)	0	184,406	(18,000)	166,406	32.0%	30,698	2,850	33,548	HOH
4	36,772	13,645	138,000	0	(2,000)	0	186,417	(18,000)	168,417	32.0%	30,698	3,493	34,191	HOH
5	37,691	14,930	138,000	0	(2,000)	0	188,621	(18,000)	170,621	32.0%	30,698	4,199	34,897	HOH
6	38,633	16,201	138,000	0	(2,000)	0	190,835	(18,000)	172,835	32.0%	30,698	4,907	35,605	HOH
7	39,599	17,451	138,000	0	(2,000)	0	193,050	(18,000)	175,050	32.0%	30,698	5,616	36,314	HOH
8	40,589	18,983	138,000	0	(2,000)	0	195,573	(18,000)	177,573	32.0%	30,698	6,423	37,121	HOH
9	41,604	19,748	138,000	0	(2,000)	0	197,352	(12,000)	185,352	32.0%	32,090	8,913	41,002	Single
10	42,644	20,384	138,000	0	(2,000)	0	199,028	(12,000)	187,028	32.0%	32,090	9,449	41,539	Single
11	43,710	20,988	138,000	0	(2,000)	0	200,698	(12,000)	188,698	32.0%	32,090	9,983	42,073	Single
12	44,803	21,758	138,000	0	(2,000)	0	202,561	(12,000)	190,561	32.0%	32,090	10,580	42,669	Single
13	45,923	22,502	138,000	0	(2,000)	0	204,425	(12,000)	192,425	32.0%	32,090	11,176	43,265	Single
14	47,071	22,883	138,000	0	(2,000)	0	205,955	(12,000)	193,955	32.0%	32,090	11,665	43,755	Single
15	48,248	23,228	138,000	0	(2,000)	0	207,476	(12,000)	195,476	32.0%	32,090	12,152	44,242	Single
16	49,454	23,534	138,000	0	(2,000)	0	208,988	(12,000)	196,988	32.0%	32,090	12,636	44,726	Single
17	0	25,226	138,000	20,000	0	22,950	206,176	(12,000)	194,176	32.0%	32,090	11,736	43,826	Single
18	0	27,033	138,000	20,000	0	23,524	208,557	(12,000)	196,557	32.0%	32,090	12,498	44,588	Single
19	0	29,162	138,000	20,000	0	24,112	211,274	(12,000)	199,274	32.0%	32,090	13,368	45,457	Single
20	0	31,286	138,000	20,000	0	24,715	214,000	(12,000)	202,000	35.0%	45,690	700	46,390	Single
21	0	33,400	0	20,000	0	25,333	78,732	(12,000)	66,732	22.0%	4,454	6,167	10,621	Single
22	0	32,465	0	20,000	0	25,966	78,430	(12,000)	66,430	22.0%	4,454	6,101	10,554	Single
23	0	31,456	0	20,000	0	26,615	78,071	(12,000)	66,071	22.0%	4,454	6,022	10,475	Single
24	0	30,371	0	20,000	0	27,280	77,652	(12,000)	65,652	22.0%	4,454	5,929	10,383	Single
25	0	29,207	0	20,000	0	27,962	77,170	(12,000)	65,170	22.0%	4,454	5,823	10,277	Single
26	0	27,961	0	20,000	0	28,661	76,622	(12,000)	64,622	22.0%	4,454	5,703	10,156	Single
27	0	26,629	0	20,000	0	29,378	76,007	(12,000)	64,007	22.0%	4,454	5,567	10,021	Single
28	0	25,207	0	20,000	0	30,112	75,320	(12,000)	63,320	22.0%	4,454	5,416	9,870	Single
29	0	23,693	0	20,000	0	30,865	74,558	(12,000)	62,558	22.0%	4,454	5,249	9,702	Single
30	0	22,082	0	20,000	0	31,637	73,719	(12,000)	61,719	22.0%	4,454	5,064	9,518	Single
31	0	20,372	0	20,000	0	32,428	72,799	(12,000)	60,799	22.0%	4,454	4,862	9,315	Single
32	0	18,557	0	20,000	0	33,238	71,795	(12,000)	59,795	22.0%	4,454	4,641	9,094	Single
33	0	16,634	0	20,000	0	34,069	70,703	(12,000)	58,703	22.0%	4,454	4,401	8,854	Single
34	0	14,598	0	20,000	0	34,921	69,519	(12,000)	57,519	22.0%	4,454	4,140	8,594	Single
	627,617	748,036	2,760,000	360,000	(30,000)	513,767	4,979,420	(456,000)	4,523,420		688,607	239,246	927,853	

\* Assumes divorce is final before end of 2018

**Wife's Retirement Savings**

**Exhibit E**

**Assumed Return**

Year	Age	5.0%		Contribution	Distribution	Investment Balance
		Annual Return	Cumulative Return			
1	51	5,450	5,450	0	0	114,440
2	52	5,722	11,171	2,000	0	122,161
3	53	6,108	17,280	2,000	0	130,270
4	54	6,513	23,793	2,000	0	138,783
5	55	6,939	30,732	2,000	0	147,722
6	56	7,386	38,118	2,000	0	157,108
7	57	7,855	45,974	2,000	0	166,964
8	58	8,348	54,322	2,000	0	177,312
9	59	8,866	63,187	2,000	0	188,177
10	60	9,409	72,596	2,000	0	199,586
11	61	9,979	82,576	2,000	0	211,566
12	62	10,578	93,154	2,000	0	224,144
13	63	11,207	104,361	2,000	0	237,351
14	64	11,868	116,229	2,000	0	251,219
15	65	12,561	128,790	2,000	0	265,780
16	66	13,289	142,079	2,000	0	281,069
17	67	14,053	156,132	0	(20,000)	275,122
18	68	13,756	169,888	0	(20,000)	268,878
19	69	13,444	183,332	0	(20,000)	262,322
20	70	13,116	196,448	0	(20,000)	255,438
21	71	12,772	209,220	0	(20,000)	248,210
22	72	12,411	221,631	0	(20,000)	240,621
23	73	12,031	233,662	0	(20,000)	232,652
24	74	11,633	245,294	0	(20,000)	224,284
25	75	11,214	256,508	0	(20,000)	215,498
26	76	10,775	267,283	0	(20,000)	206,273
27	77	10,314	277,597	0	(20,000)	196,587
28	78	9,829	287,426	0	(20,000)	186,416
29	79	9,321	296,747	0	(20,000)	175,737
30	80	8,787	305,534	0	(20,000)	164,524
31	81	8,226	313,760	0	(20,000)	152,750
32	82	7,638	321,398	0	(20,000)	140,388
33	83	7,019	328,417	0	(20,000)	127,407
34	84	6,370	334,787	0	(20,000)	<b>113,777</b>
		<u>334,787</u>		<u>30,000</u>	<u>(360,000)</u>	

Assets Distributed (See Marital Balance Sheet)	
Fidelity 3456	98,000
Wells Fargo 6543	0
Central IRA 2233	0
Central Roth IRA 3344	5,354
Central IRA 9988	5,636
	<u>108,990</u>

**Wife's Investment Savings  
Exhibit F**

Assumed Return		3.0%	House Cash		Surplus		Investment
Year	Age	Annual Return	Cumulative Return	to Invest	Blank	or (Deficit)	Balance
				After Dwnpmt		Exhibit C	
1	51	2,534	2,534	284,300	0	8,594	379,879
2	52	11,396	13,930	0	0	26,409	417,684
3	53	12,531	26,460	0	0	24,618	454,832
4	54	13,645	40,105	0	0	29,195	497,672
5	55	14,930	55,036	0	0	27,443	540,046
6	56	16,201	71,237	0	0	25,446	581,693
7	57	17,451	88,688	0	0	33,634	632,778
8	58	18,983	107,671	0	0	6,500	658,261
9	59	19,748	127,419	0	0	1,464	679,473
10	60	20,384	147,803	0	0	(256)	699,601
11	61	20,988	168,791	0	0	4,687	725,276
12	62	21,758	190,549	0	0	3,020	750,054
13	63	22,502	213,051	0	0	(9,774)	762,782
14	64	22,883	235,934	0	0	(11,389)	774,276
15	65	23,228	259,163	0	0	(13,029)	784,476
16	66	23,534	282,697	0	0	32,844	840,854
17	67	25,226	307,923	0	0	35,027	901,107
18	68	27,033	334,956	0	0	43,942	972,082
19	69	29,162	364,118	0	0	41,613	1,042,857
20	70	31,286	395,404	0	0	39,186	1,113,329
21	71	33,400	428,804	0	0	(64,577)	1,082,152
22	72	32,465	461,268	0	0	(66,081)	1,048,535
23	73	31,456	492,725	0	0	(67,612)	1,012,380
24	74	30,371	523,096	0	0	(69,170)	973,581
25	75	29,207	552,303	0	0	(70,756)	932,032
26	76	27,961	580,264	0	0	(72,369)	887,624
27	77	26,629	606,893	0	0	(74,011)	840,242
28	78	25,207	632,100	0	0	(75,681)	789,768
29	79	23,693	655,793	0	0	(77,380)	736,081
30	80	22,082	677,876	0	0	(79,109)	679,055
31	81	20,372	698,247	0	0	(80,869)	618,557
32	82	18,557	716,804	0	0	(82,658)	554,456
33	83	16,634	733,438	0	0	(84,479)	486,611
34	84	14,598	748,036	0	0	(86,331)	<b>414,878</b>
		<u>748,036</u>		<u>284,300</u>	<u>0</u>	<u>(701,909)</u>	

Assets Distributed (See Marital Balance Sheet)	
Central Business Account 9876	69,850
First Tennessee 1234	0
First Tennessee 5678	4,146
First Tennessee 1122	1,455
Central CD 6555	0
IRS Tax Refund (Year unknown)	9,000
	<u>84,451</u>

New House Purchase & Sale of Marital Residence	
Net Proceeds from Marital Residence Sale	384,300
Purchase Price of new residence	500,000
Less Down Payment-20%	<u>(100,000)</u>
New Mortgage	<u>400,000</u>
Net to Invest	<u>284,300</u>
Rate	4.0%
Time in months	180
New Mortgage P&I payment	<u>2,959</u>

**Husband's Ability to Pay Support**

**Exhibit G**

(A)	(B)	(C) +	(D) -	(E) -	(F) -	(G) +	(H) +	(I) +	(J) +	(K) =	(L) -	(M) =	(N) -	(O) =	(P) =	(Q) =
Year	Age	Employment Earnings 2.5% Inflation	FICA* Retirement Contribution	Retirement Contribution	Alimony	Surgery Center Distribution 2.5% Inflation	Blank	Draws From Retirement Accounts Exhibit I	Soc. Sec. \$4,500 2.5% COLA	Total Income	Federal Income Tax Exhibit H	Net Disposable Income	Mortgage Prin & Int Exhibit L	Personal Living Expenses Exhibit L	Annual (Deficit) or Surplus	Monthly (Deficit) or Surplus
1	50	348,439	(13,013)	(18,500)	(138,000)	25,000	0	0	0	203,926	(48,439)	155,486	0	(122,004)	33,482	2,790
2	51	357,150	(13,139)	(18,500)	(138,000)	25,625	0	0	0	213,136	(52,344)	160,791	(35,505)	(116,467)	8,820	735
3	52	366,079	(13,269)	(18,500)	(138,000)	26,266	0	0	0	222,575	(54,181)	168,395	(35,505)	(118,776)	14,114	1,176
4	53	375,231	(13,402)	(18,500)	(138,000)	26,922	0	0	0	232,251	(57,868)	174,383	(35,505)	(122,343)	16,535	1,378
5	54	384,611	(13,538)	(18,500)	(138,000)	27,595	0	0	0	242,169	(61,696)	180,473	(35,505)	(124,770)	20,198	1,683
6	55	394,227	(13,677)	(18,500)	(138,000)	28,285	0	0	0	252,335	(65,692)	186,643	(35,505)	(83,132)	68,006	5,667
7	56	404,082	(13,820)	(18,500)	(138,000)	28,992	0	0	0	262,755	(70,634)	192,121	(35,505)	(144,578)	12,038	1,003
8	57	414,184	(13,966)	(18,500)	(138,000)	29,717	0	0	0	273,435	(74,751)	198,684	(35,505)	(147,561)	15,618	1,302
9	58	424,539	(14,117)	(18,500)	(138,000)	30,460	0	0	0	284,383	(79,042)	205,341	(35,505)	(144,618)	25,218	2,102
10	59	435,153	(14,271)	(18,500)	(138,000)	31,222	0	0	0	295,604	(83,618)	211,985	(35,505)	(147,751)	28,729	2,394
11	60	446,031	(14,428)	(18,500)	(138,000)	32,002	0	0	0	307,105	(88,386)	218,720	(35,505)	(84,734)	98,481	8,207
12	61	457,182	(14,590)	(18,500)	(138,000)	32,802	0	0	0	318,894	(94,510)	224,385	(35,505)	(86,370)	102,509	8,542
13	62	468,612	(14,756)	(18,500)	(138,000)	33,622	0	0	0	330,978	(100,906)	230,072	(35,505)	(88,047)	106,520	8,877
14	63	480,327	(14,926)	(18,500)	(138,000)	34,463	0	0	0	343,364	(107,585)	235,779	(35,505)	(96,966)	103,308	8,609
15	64	492,335	(15,100)	(18,500)	(138,000)	35,324	0	0	0	356,060	(114,432)	241,628	(35,505)	(98,728)	107,394	8,950
16	65	504,644	(15,278)	(18,500)	(138,000)	36,207	0	0	0	369,073	(121,581)	247,492	(35,505)	(96,407)	115,580	9,632
17	66	517,260	(15,461)	(18,500)	(138,000)	37,113	0	0	0	382,411	(129,114)	253,297	0	(98,155)	155,142	12,929
18	67	0	0	0	(138,000)	0	0	100,000	54,000	16,000	(8,868)	7,132	0	(105,947)	(98,815)	(8,235)
19	68	0	0	0	(138,000)	0	0	100,000	55,350	17,350	(11,470)	5,880	0	(88,242)	(82,362)	(6,864)
20	69	0	0	0	(138,000)	0	0	100,000	56,734	18,734	(11,632)	7,102	0	(90,208)	(83,106)	(6,926)
21	70	0	0	0	0	0	0	100,000	58,152	158,152	(49,201)	108,951	0	(92,223)	16,728	1,394
22	71	0	0	0	0	0	0	100,000	59,606	159,606	(51,197)	108,409	0	(94,289)	14,120	1,177
23	72	0	0	0	0	0	0	100,000	61,096	161,096	(53,236)	107,860	0	(96,406)	11,454	955
24	73	0	0	0	0	0	0	100,000	62,623	162,623	(55,319)	107,304	0	(98,576)	8,728	727
25	74	0	0	0	0	0	0	100,000	64,189	164,189	(57,448)	106,741	0	(100,801)	5,941	495
26	75	0	0	0	0	0	0	100,000	65,794	165,794	(59,622)	106,172	0	(103,081)	3,091	258
27	76	0	0	0	0	0	0	100,000	67,439	167,439	(61,844)	105,595	0	(105,418)	177	15
28	77	0	0	0	0	0	0	100,000	69,125	169,125	(64,113)	105,012	0	(107,813)	(2,801)	(233)
29	78	0	0	0	0	0	0	100,000	70,853	170,853	(66,431)	104,422	0	(110,268)	(5,847)	(487)
30	79	0	0	0	0	0	0	100,000	72,624	172,624	(68,799)	103,825	0	(112,785)	(8,960)	(747)
31	80	0	0	0	0	0	0	100,000	74,440	174,440	(71,217)	103,222	0	(115,365)	(12,142)	(1,012)
		<b>7,270,086</b>	<b>(240,750)</b>	<b>(314,500)</b>	<b>(2,760,000)</b>	<b>521,618</b>	<b>0</b>	<b>1,400,000</b>	<b>892,023</b>	<b>6,768,478</b>	<b>(2,095,174)</b>	<b>4,673,304</b>	<b>(532,575)</b>	<b>(3,342,829)</b>	<b>797,898</b>	

\* FICA Wage Base for 2018 = \$128,400

**Husband's Federal Income Tax**

**Exhibit H**

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	
	+	-	-	+	+	+	+	=	-	=					
				Surgery			Social				2018 Tax Rates				
Year	Employment	Retirement	Alimony*	Center	Retirement	Investment	Security	AGI	Standard	Taxable	Tax Rate	Base Tax	Marginal Tax	L+M	Status
	Earnings	Contribution		Distribution	Draw	Earnings	@85%		Deduction	Income				Total Tax	
1	348,439	(18,500)	(138,000)	25,000	0	2,918	0	219,857	(12,000)	207,857	35.0%	45,690	2,750	48,439	Single
2	357,150	(18,500)	(138,000)	25,625	0	4,738	0	231,013	(12,000)	219,013	35.0%	45,690	6,655	52,344	Single
3	366,079	(18,500)	(138,000)	26,266	0	416	0	236,260	(12,000)	224,260	35.0%	45,690	8,491	54,181	Single
4	375,231	(18,500)	(138,000)	26,922	0	1,142	0	246,795	(12,000)	234,795	35.0%	45,690	12,178	57,868	Single
5	384,611	(18,500)	(138,000)	27,595	0	2,026	0	257,733	(12,000)	245,733	35.0%	45,690	16,007	61,696	Single
6	394,227	(18,500)	(138,000)	28,285	0	3,137	0	269,149	(12,000)	257,149	35.0%	45,690	20,002	65,692	Single
7	404,082	(18,500)	(138,000)	28,992	0	6,695	0	283,269	(12,000)	271,269	35.0%	45,690	24,944	70,634	Single
8	414,184	(18,500)	(138,000)	29,717	0	7,631	0	295,033	(12,000)	283,033	35.0%	45,690	29,061	74,751	Single
9	424,539	(18,500)	(138,000)	30,460	0	8,794	0	307,293	(12,000)	295,293	35.0%	45,690	33,352	79,042	Single
10	435,153	(18,500)	(138,000)	31,222	0	10,494	0	320,368	(12,000)	308,368	35.0%	45,690	37,929	83,618	Single
11	446,031	(18,500)	(138,000)	32,002	0	12,455	0	333,989	(12,000)	321,989	35.0%	45,690	42,696	88,386	Single
12	457,182	(18,500)	(138,000)	32,802	0	18,002	0	351,487	(12,000)	339,487	35.0%	45,690	48,820	94,510	Single
13	468,612	(18,500)	(138,000)	33,622	0	24,028	0	369,762	(12,000)	357,762	35.0%	45,690	55,217	100,906	Single
14	480,327	(18,500)	(138,000)	34,463	0	30,555	0	388,845	(12,000)	376,845	35.0%	45,690	61,896	107,585	Single
15	492,335	(18,500)	(138,000)	35,324	0	37,248	0	408,408	(12,000)	396,408	35.0%	45,690	68,743	114,432	Single
16	504,644	(18,500)	(138,000)	36,207	0	44,480	0	428,831	(12,000)	416,831	35.0%	45,690	75,891	121,581	Single
17	517,260	(18,500)	(138,000)	37,113	0	52,483	0	450,356	(12,000)	438,356	35.0%	45,690	83,425	129,114	Single
18	0	0	(138,000)	0	100,000	62,865	45,900	70,765	(12,000)	58,765	22.0%	4,454	4,414	8,868	Single
19	0	0	(138,000)	0	100,000	73,545	47,048	82,592	(12,000)	70,592	22.0%	4,454	7,016	11,470	Single
20	0	0	(138,000)	0	100,000	73,104	48,224	83,327	(12,000)	71,327	22.0%	4,454	7,178	11,632	Single
21	0	0	0	0	100,000	72,604	49,429	222,033	(12,000)	210,033	35.0%	45,690	3,511	49,201	Single
22	0	0	0	0	100,000	77,070	50,665	227,735	(12,000)	215,735	35.0%	45,690	5,507	51,197	Single
23	0	0	0	0	100,000	81,630	51,932	233,561	(12,000)	221,561	35.0%	45,690	7,546	53,236	Single
24	0	0	0	0	100,000	86,284	53,230	239,514	(12,000)	227,514	35.0%	45,690	9,630	55,319	Single
25	0	0	0	0	100,000	91,034	54,561	245,595	(12,000)	233,595	35.0%	45,690	11,758	57,448	Single
26	0	0	0	0	100,000	95,883	55,925	251,808	(12,000)	239,808	35.0%	45,690	13,933	59,622	Single
27	0	0	0	0	100,000	100,832	57,323	258,155	(12,000)	246,155	35.0%	45,690	16,154	61,844	Single
28	0	0	0	0	100,000	105,882	58,756	264,638	(12,000)	252,638	35.0%	45,690	18,423	64,113	Single
29	0	0	0	0	100,000	111,036	60,225	271,261	(12,000)	259,261	35.0%	45,690	20,741	66,431	Single
30	0	0	0	0	100,000	116,296	61,730	278,026	(12,000)	266,026	35.0%	45,690	23,109	68,799	Single
31	0	0	0	0	100,000	121,663	63,274	284,936	(12,000)	272,936	35.0%	45,690	25,528	71,217	Single
	<u>7,270,086</u>	<u>(314,500)</u>	<u>(2,760,000)</u>	<u>521,618</u>	<u>1,400,000</u>	<u>1,536,971</u>	<u>758,220</u>	<u>8,412,395</u>	<u>(372,000)</u>	<u>8,040,395</u>		<u>1,292,667</u>	<u>802,507</u>	<u>2,095,174</u>	

\* Assumes divorce is final before end of 2018

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**Husband's Retirement Savings**

**Exhibit I**

**Assumed Return**

**5.0%**

	Age	5.0%		Contribution	Company		Investment
		Annual Return	Cumulative Return		Match	Distribution	
1	50	0	0	18,500	10,000	0	157,500
2	51	7,875	7,875	18,500	10,000	0	193,875
3	52	9,694	17,569	18,500	10,000	0	232,069
4	53	11,603	29,172	18,500	10,000	0	272,172
5	54	13,609	42,781	18,500	10,000	0	314,281
6	55	15,714	58,495	18,500	10,000	0	358,495
7	56	17,925	76,420	18,500	10,000	0	404,920
8	57	20,246	96,666	18,500	10,000	0	453,666
9	58	22,683	119,349	18,500	10,000	0	504,849
10	59	25,242	144,591	18,500	10,000	0	558,591
11	60	27,930	172,521	18,500	10,000	0	615,021
12	61	30,751	203,272	18,500	10,000	0	674,272
13	62	33,714	236,985	18,500	10,000	0	736,485
14	63	36,824	273,810	18,500	10,000	0	801,810
15	64	40,090	313,900	18,500	10,000	0	870,400
16	65	43,520	357,420	18,500	10,000	0	942,420
17	66	47,121	404,541	18,500	10,000	0	1,018,041
18	67	50,902	455,443	0	0	(100,000)	968,943
19	68	48,447	503,890	0	0	(100,000)	917,390
20	69	45,870	549,760	0	0	(100,000)	863,260
21	70	43,163	592,923	0	0	(100,000)	806,423
22	71	40,321	633,244	0	0	(100,000)	746,744
23	72	37,337	670,581	0	0	(100,000)	684,081
24	73	34,204	704,785	0	0	(100,000)	618,285
25	74	30,914	735,700	0	0	(100,000)	549,200
26	75	27,460	763,160	0	0	(100,000)	476,660
27	76	23,833	786,993	0	0	(100,000)	400,493
28	77	20,025	807,017	0	0	(100,000)	320,517
29	78	16,026	823,043	0	0	(100,000)	236,543
30	79	11,827	834,870	0	0	(100,000)	148,370
31	80	7,419	842,289	0	0	(100,000)	<b>55,789</b>
		<u>842,289</u>		<u>314,500</u>	<u>170,000</u>	<u>(1,400,000)</u>	

Assets Distributed (See Marital Balance Sheet)	
Fidelity 3456	98,000
Wells Fargo 6543	25,000
Central IRA 2233	6,000
Central Roth IRA 3344	0
Central IRA 9988	0
	<u>129,000</u>
Company Match	<u>10,000</u>

**Husband's Investment Savings**

**Exhibit J**

Assumed Return		5.0%		House Cash After Dwnpmt	Sale of Surgery Centers*	Surplus or (Deficit) Exhibit G	Investment Balance
Year	Age	Annual Return	Cumulative Return				
1	50	2,918	2,918	0	0	33,482	94,759
2	51	4,738	4,738	(100,000)	0	8,820	8,317
3	52	416	416	0	0	14,114	22,847
4	53	1,142	1,142	0	0	16,535	40,524
5	54	2,026	2,026	0	0	20,198	62,748
6	55	3,137	3,137	0	0	68,006	133,892
7	56	6,695	6,695	0	0	12,038	152,624
8	57	7,631	7,631	0	0	15,618	175,873
9	58	8,794	8,794	0	0	25,218	209,885
10	59	10,494	10,494	0	0	28,729	249,108
11	60	12,455	12,455	0	0	98,481	360,045
12	61	18,002	18,002	0	0	102,509	480,556
13	62	24,028	24,028	0	0	106,520	611,104
14	63	30,555	30,555	0	0	103,308	744,967
15	64	37,248	37,248	0	0	107,394	889,609
16	65	44,480	44,480	0	0	115,580	1,049,670
17	66	52,483	52,483	0	0	155,142	1,257,295
18	67	62,865	62,865	0	249,545	(98,815)	1,470,891
19	68	73,545	73,545	0	0	(82,362)	1,462,073
20	69	73,104	73,104	0	0	(83,106)	1,452,071
21	70	72,604	72,604	0	0	16,728	1,541,402
22	71	77,070	77,070	0	0	14,120	1,632,592
23	72	81,630	81,630	0	0	11,454	1,725,676
24	73	86,284	86,284	0	0	8,728	1,820,688
25	74	91,034	91,034	0	0	5,941	1,917,663
26	75	95,883	95,883	0	0	3,091	2,016,637
27	76	100,832	100,832	0	0	177	2,117,646
28	77	105,882	105,882	0	0	(2,801)	2,220,728
29	78	111,036	111,036	0	0	(5,847)	2,325,917
30	79	116,296	116,296	0	0	(8,960)	2,433,253
31	80	121,663	121,663	0	0	(12,142)	2,542,773
		<u>1,536,971</u>		<u>(100,000)</u>	<u>249,545</u>	<u>797,898</u>	

Assets Distributed (See Marital Balance Sheet)	
Central Business Account 9876	0
First Tennessee 1234	58,359
First Tennessee 5678	0
First Tennessee 1122	0
Central CD 6555	0
IRS Tax Refund (Year unknown)	0
	<u>58,359</u>

New House Purchase & Sale of Marital Residence	
Net Proceeds from Marital Residence Sale	0
Purchase Price of new residence	500,000
Less Down Payment-20%	(100,000)
New Mortgage	400,000
Net amount from investments	(100,000)
Rate	4.0%
Time in months	180
New Mortgage P&I payment	<u>2,959</u>

\* Sale upon retirement; 2.5% annual appreciation

**Wife's Personal Living Expenses by Year Exhibit K**

**1) Based Upon W's Income & Expense Affidavit  
2) Added or amended by the analyst**

Years edited to fit to 1 page

Inflationary Factor	2.5%																		
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	34	
Age	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	84	
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2050	
<b>Mortgage-PIT Only (Exb. F)</b>	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	0	0	0	
<b>Housing &amp; Furnishings</b>																			
Alarm	42	43	44	45	46	48	49	50	51	52	54	55	56	58	59	61	62	95	
Association	125	128	131	135	138	141	145	149	152	156	160	164	168	172	177	181	186	282	
Furnishings (3 years only)	495	507	520	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Household Supplies	70	72	74	75	77	79	81	83	85	87	90	92	94	96	99	101	104	158	
Insurance-Homeowners	302	310	318	325	334	342	351	359	368	377	387	397	406	417	427	438	449	683	
Insurance-Jewelry	18	18	19	19	20	20	21	21	22	22	23	24	24	25	25	26	27	41	
Maintenance & Repairs	500	513	525	538	552	566	580	594	609	624	640	656	672	689	706	724	742	1,129	
Real Estate Taxes (5 Yr Increases)	722	722	722	722	722	740	740	740	740	740	759	759	759	759	759	778	778	778	
Telephone & Internet	289	296	304	311	319	327	335	344	352	361	370	379	389	398	408	419	429	653	
Utilities	551	565	579	593	608	623	639	655	671	688	705	723	741	760	779	798	818	1,245	
	3,114	3,174	3,235	2,765	2,816	2,887	2,940	2,995	3,052	3,109	3,187	3,248	3,310	3,374	3,439	3,525	3,594	5,063	
<b>Transportation</b>																			
Gas	160	164	168	172	177	181	186	190	195	200	205	210	215	221	226	116	119	181	
Insurance	90	92	95	97	99	102	104	107	110	112	115	118	121	124	127	130	134	203	
Maintenance	176	180	185	190	194	199	204	209	214	220	225	231	237	243	249	127	131	199	
Licenses	8	8	8	9	9	9	9	10	10	10	10	10	11	11	11	12	12	18	
Note	833	833	833	833	833	833	0	0	0	0	0	0	925	925	925	925	925	0	
	1,267	1,278	1,289	1,300	1,312	1,324	503	516	529	542	556	569	1,509	1,523	1,538	1,310	1,320	601	
<b>Personal</b>																			
Christmas, Parties & Gifts	125	128	131	135	138	141	145	149	152	156	160	164	168	172	177	181	186	282	
Clothing Replacement	350	359	368	377	386	396	406	416	426	437	224	230	235	241	247	253	260	395	
Entertainment	150	154	158	162	166	170	174	178	183	187	96	98	101	103	106	109	111	169	
Donations	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	
Groceries & Dining Out	775	794	814	835	855	877	899	921	944	968	992	1,017	1,042	1,068	1,095	561	575	875	
Haircuts & Personal Care	310	318	326	334	342	351	360	368	378	387	397	407	417	427	438	449	460	700	
Health Insurance	625	641	657	673	690	707	725	743	762	781	800	820	841	862	883	905	928	1,412	
Miscellaneous	400	410	420	431	442	453	464	475	487	500	256	262	269	276	283	290	297	452	
Pet Care	250	256	263	269	276	283	290	297	305	312	320	328	336	345	353	362	371	565	
Unc. Medical, Dental, Presc.	250	256	263	269	276	283	290	297	305	312	320	328	336	345	353	362	371	565	
Vacations	300	308	315	323	331	339	348	357	366	375	384	394	403	414	424	217	223	339	
	3,685	3,773	3,864	3,957	4,052	4,150	4,250	4,352	4,457	4,565	4,099	4,198	4,299	4,403	4,509	3,840	3,932	5,904	
<b>Total All Non-Mortgage</b>	8,066	8,225	8,388	8,022	8,180	8,360	7,693	7,863	8,038	8,216	7,842	8,015	9,118	9,300	9,487	8,675	8,846	11,568	
<b>Annualized-Non-Mortgage</b>	96,795	98,703	100,659	96,268	98,163	100,322	92,317	94,358	96,450	98,594	94,102	96,182	109,414	111,599	113,839	104,101	106,148	138,821	
<b>Total All With Mortgage</b>	11,025																		
<b>Annualized With Mortgage</b>	132,300																		

**Husband's Personal Living Expenses by Year**  
**Exhibit L**

**1) Based Upon W's Income & Expense Affidavit**  
**2) Added or amended by the analyst**

Years  
edited to  
fit to 1  
page

Inflationary Factor	2.5%																	
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	31
Age	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	80
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2047
<b>Mortgage - PI Only (Exb. J)</b>	0	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	0	0
	0	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	2,959	0	0
<b>Housing &amp; Furnishings</b>																		
Alarm	0	43	44	45	46	48	49	50	51	52	54	55	56	58	59	61	62	88
Association	0	125	128	131	135	138	141	145	149	152	156	160	164	168	172	177	181	256
Household Supplies	250	256	263	269	276	283	290	297	305	312	320	328	336	345	353	362	371	524
Insurance-Homeowners	150	350	359	368	377	386	396	406	416	426	437	448	459	471	482	495	507	716
Furnishings (3 years only)	400	400	400	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Maintenance & Repairs	0	258	264	271	278	285	292	299	307	314	322	330	339	347	356	365	374	528
Rent	2,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Real Estate Taxes (5 Yr Increases)	0	491	503	516	529	542	556	569	584	598	613	629	644	660	677	694	711	1,005
Telephone & Internet	250	256	263	269	276	283	290	297	305	312	320	328	336	345	353	362	371	524
Utilities	150	425	436	447	458	469	481	493	505	518	531	544	558	572	586	601	616	870
	3,200	2,605	2,660	2,316	2,374	2,433	2,494	2,557	2,621	2,686	2,753	2,822	2,893	2,965	3,039	3,115	3,193	4,511
<b>Transportation</b>																		
Insurance	125	128	131	135	138	141	145	149	152	156	160	164	168	172	177	91	93	131
Gas, Tags, Maintenance, Oil	350	359	368	377	386	396	406	416	426	437	448	459	471	482	495	253	260	367
Note	0	0	0	500	500	500	500	500	0	0	0	0	0	600	600	600	600	0
	475	487	499	1,012	1,024	1,037	1,051	1,065	579	593	608	623	639	1,255	1,271	944	953	498
<b>Personal</b>																		
Accountant	50	51	53	54	55	57	58	59	61	62	64	66	67	69	71	72	74	105
Child's Expenses	3,250	3,331	3,415	3,500	3,587	0	0	0	0	0	0	0	0	0	0	0	0	0
Child's Tuition-College		0	0	0	0	0	5,000	5,125	5,253	5,384	0	0	0	0	0	0	0	0
Christmas, Parties & Gifts	125	128	131	135	138	141	145	149	152	156	160	164	168	172	177	181	186	262
Clothing Replacement	150	154	158	162	166	170	174	178	183	187	192	197	202	207	212	217	223	315
Donations	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800	800
Entertainment	250	256	263	269	276	283	290	297	305	312	320	328	336	345	353	362	371	524
Groceries & Dining Out	475	487	499	512	524	537	551	565	579	593	608	623	639	655	671	688	705	996
Haircuts & Personal Care	100	103	105	108	110	113	116	119	122	125	128	131	134	138	141	145	148	210
Health Insurance (co. paid until retire)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	689
Laundry & Dry Cleaning	45	46	47	48	50	51	52	53	55	56	58	59	61	62	64	65	67	94
Life & Disability Insurance	807	807	807	807	807	807	807	807	807	807	807	807	807	807	807	807	807	0
Unc. Medical, Dental, Presc.	140	144	147	151	155	158	162	166	171	175	179	184	188	193	198	203	208	294
Vacations	300	308	315	323	331	339	348	357	366	375	384	394	403	414	424	434	445	315
	6,492	6,614	6,739	6,868	6,999	3,457	8,503	8,676	8,852	9,033	3,700	3,752	3,806	3,861	3,917	3,975	4,034	4,604
<b>Total All Non-Mortgage</b>	10,167	9,706	9,898	10,195	10,397	6,928	12,048	12,297	12,051	12,313	7,061	7,198	7,337	8,081	8,227	8,034	8,180	9,614
<b>Annualized Non-Mortgage</b>	122,004	116,467	118,776	122,343	124,770	83,132	144,578	147,561	144,618	147,751	84,734	86,370	88,047	96,966	98,728	96,407	98,155	115,365
<b>Total All With Mortgage</b>	10,167	12,664																
<b>Annualized With Mortgage</b>	122,004	151,972																